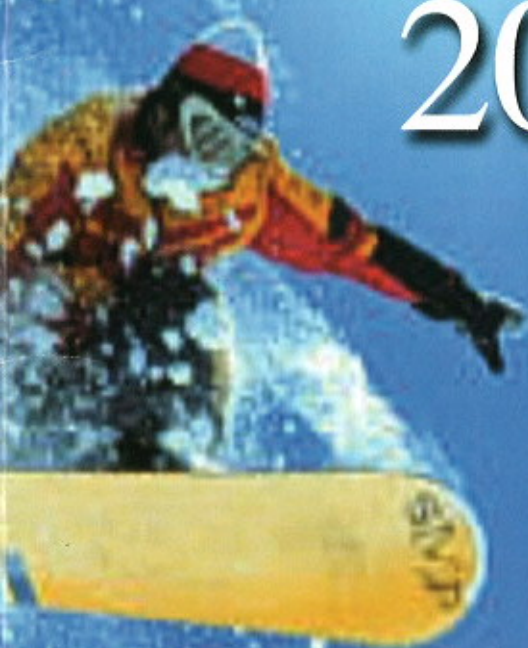


SPOTLIGHT

February 2002 • Volume 35 • Number 2

The Thrill of Victory!

2001 Awards Issue



Tim Cruise

Back-to-Back
Agent of the Year

The Thrill of Victory

On Feb. 8, Salt Lake City opened its doors to the 2002 Winter Olympics. This timeless event brings together the very best athletes from all over the world. These athletes train many years in hope of walking away with a medal. They compete in such sports as speed skating, hockey, downhill skiing, figure skating and snow boarding. All are talented and are trying to be the very best they can be.

As spectators, we watch in awe as these extraordinary individuals do what they do best. Many of us are drawn to their commitment, dedication and perseverance. Still more of us are drawn to their winning spirits and iron wills.

What is it about the the thrill of victory that draws us in? Even when it is not a personal triumph, we are pulled to the magnetism of winning. I have pondered this thought for quite some time, and I still cannot find an answer that suits me. However, in analyzing this, I have come to believe the obvious — everyone loves to win and everyone loves a winner.

Winners seem to have the secrets of success hidden in their personalities. Their sheer determination to see the way to the finish is enough to capture the attention of all those who are around them.

At American Income, we have our own iron-willed achievers, and like most Olympic athletes, these Producers prepare strategies and goals to see their way to gold.

We had a remarkable year in 2001, and I am elated at the accomplishments we achieved. More importantly, I am proud of the individual successes of those Producers who try hard year-after-year to make a difference not only in this Company and in their Agencies, but in themselves.

This issue of *Spotlight* is dedicated to our 2001 Year-to-Date Award winners. Congratulations on your dedication, commitment and perseverance that has gotten you where you are. Your winning spirits, iron wills, and determination are what give American Income its edge for the future. I have seen what you can accomplish when given a goal and I am amazed, as well as expectant, that it is you who will carry us to \$75 million in 2002! Let's Ride!



FROM THE DESK OF:
Roger Smith
President & Chief
Marketing Officer of
American Income Life

"If you think you can win, you can win. Faith is necessary to victory."

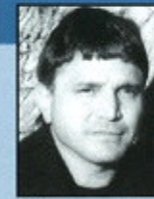
— William Hazlitt



1. Timothy Cruise
\$226,774 Net ALP



2. David Wang
\$216,013 Net ALP



3. Ruben Soberanes
\$185,191 Net ALP



4. Carla Miller
\$170,138 Net ALP



5. James Dattilo
\$166,901 Net ALP



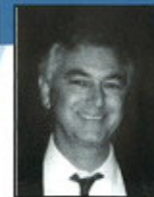
6. Arkadi Nulman
\$140,761 Net ALP



7. Eddie Norman
\$132,933 Net ALP



8. Peter Bardeson
\$131,752 Net ALP



9. Roland Parker
\$131,341 Net ALP



10. Derek Sandilands
\$125,369 Net ALP

Supervising Agents



1. Kevin Surlis
\$85,305 First Year Agent
\$122,718 Net ALP



2. William Richard
\$68,500 First Year Agent
\$52,827 Net ALP



3. Deborah Peers
\$58,801 First Year Agent
\$81,386 Net ALP

General Agents



1. Eric Neal
\$489,120 First Year Agent
\$568,069 Net ALP



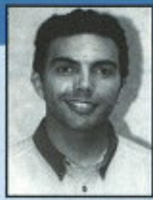
2. Gary Selesky
\$377,957 First Year Agent
\$446,803 Net ALP



3. Michael Redd
\$353,176 First Year Agent
\$397,967 Net ALP



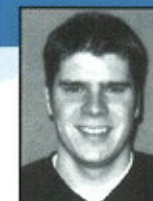
4. Leanne Hughes
\$287,099 First Year Agent
\$492,105 Net ALP



5. Jose Sanchez
\$262,129 First Year Agent
\$344,018 Net ALP



1. Slav Bitman
\$1,705,178 First Year Agent
\$1,806,173 Net ALP



2. Paul Rumbuc
\$746,169 First Year Agent
\$762,721 Net ALP



3. Eric Nichols
\$681,805 First Year Agent
\$859,697 Net ALP



4. Steve Foti
\$571,629 First Year Agent
\$917,853 Net ALP



5. Paul Lund
\$545,086 First Year Agent
\$666,810 Net ALP

PR Manager



Debbie Enstedt
179,791 Cards



Charles Hill
50,964 Cards



Rona Spano
50,218 Cards

Category A



Al Wall
35,394 Cards



Leo VanDenBussche
32,129 Cards



Robin Denham
28,688 Cards

Category B



Laurie Onasch
31,026 Cards



Malka Arony
23,268 Cards



Darrell Dorey
12,376 Cards

Category C



Darrell Dorey
330 Groups



Patti Morgan
166 Groups



Joseph Ward
135 Groups



Eric Giglione

Category One:
\$2,754,091 First Year Agent
173 Percent of Quota



Durhon Oldham

Category Two:
\$831,398 First Year Agent
187 Percent of Quota



David Cohen

Category Three:
\$621,842 First Year Agent
108 Percent of Quota



Steve Hartman

Category Three:
\$621,842 First Year Agent
108 Percent of Quota



Steve Friedlander

Category Four:
\$1,077,487 First Year Agent
249 Percent of Quota



Chris Lafond

Category Five:
\$450,161 First Year Agent
156 Percent of Quota



Chris Wittenbach

Category Six:
\$111,429 First Year Agent
232 Percent of Quota



Gleb Ostrovsky

Category Six:
\$111,429 First Year Agent
232 Percent of Quota

2001
90/90 81/81
Club
Qualifiers

90/90 Club
81/81 Club

David Thornton
Jinzhou Zhao
Robert Aks
Paul Anderson
Kouassi Appiah
Rajeev Arora
Mark Bleier
Maruice Davies
Gregory Engrav
Andrew Fike
Steven Fujitani
Mark Gagliardi
Nickolay Gusev
Bradley Kincaid
Herman Libman
James Logan
Erik Martinez
Peter Nikolov
Peter Novellino
Arkadi Nulman
Angeles Ordas
Theodore Pappas
Roland Parker
James Peate
Francisco Perez
Daniel Phares
Brian Traboulay
Matthew Wolfanger

2002 Founder's Club Qualifications

Personal Producers:

- Produce \$9,000 of Net ALP for four consecutive months.
- Must have a 74 percent retention rate.
- Eight full months tenure as an active Agent.

Qualifiers will receive:

- First time qualifiers will receive a Founder's Club ring and a \$500 bonus.
- Each time an Agent qualifies, a diamond will be added to their ring, or they will receive a ring for their spouse, plus a \$500 bonus

Public Relations:

- Produce 2,000 lead cards per month for four consecutive months, or eight TGs per month for four consecutive months with a combined minimum of 5,000 members per month.

Qualifiers will receive:

- First time qualifiers will receive a Founder's Club ring and a \$500 bonus.
- Each time a PR Representative qualifies, a diamond will be added to their ring, or they will receive a ring for their spouse, plus a \$500 bonus



RICK ALTIG

Rick Altig
Kouassi Appiah
Rajeev Arora
Loreen Baloun
Wendell Bangs
Wesley Bangs
Denise Bateman
Douglas Bauknecht
Maria Bellajaro
Leslie Benson
David Blaisdell
Shawn Callaghan
Russell Chang
Paula Cooper
Erica Dalager
Jason Danielson
Volodymyr Derevyanyy
Eroll Doerr
Gregory Engrav
Debbie Enstedt
Steve Fujitani
Roger Fung
Rob Hay
Bulbinder Hayer
Devin Helps
Sidney Hodgskiss
Roger Hotz
Kevin Jamieson
Joey Kennedy
Bradley Kincaid
Jennifer Kleskie
Dan Louie
Buck Luymes
Melinda-Rae Lyse
David Mah
Hans Manseth
Stephen Mombreg
Peter Novellino
Ilija Orlovic
Deborah Peers
Derek Sandilands
Paramjit Sangha
Wilbur Smith
Nannette Troutman
David Tubbin
Leo VanDenBussche
Al-Karim Walji
Bernard Wendekier
Kim Wilhelm
Larry Williams
Jenny Williams
Donald Wold
Wai-Ming Wong
Doron Yaniv
Jinzhou Zhao

ALTIG-MARTYN

Steven Lee

VLAD BASOV

Nickolay Gusev
Joseph Habeeb
Ramin Maghsoud

GARY BLEIER

Mark Bleier
Sandra Johnson

MATT BLUMERT

Vann Durham
Mindy Guisewite
Cynthia Lebrun-Yaffe

JOSHUA CHALOM

Preeti Sahgal
Imran Satti
Al Wall

DAVID COHEN

Lorena Barriere
Rudi Camenzind
David Cohen
Lee Conti
Lynn Erickson
Erik Graham
David Iriye
Jason Launius
Earnest Loveless
Richard Meshulam
Anita Rich
Kyle Rogers
David Thornton
Madlyn Woodyard

COHEN-HARTMAN

Malika Arory
Steve Hartman
Christine Hartman
Edmundo Martinez
Anita St.Arnaud
Krista Thieme

ROBERT COLLEY

Robert Colley

LISA D'AMICO

Robert Beck
Jason Dickson
Scott Geisel
Herman Libman

BILLY FAULKNER

Vivian Dwyer
Ervin Wheeler

LLOYD FITZGERALD

John Bury
Eugene Neider

STEVE FRIEDLANDER

Maurice Davies
Lisa Donoghue
Wes Elder
Steve Friedlander
Lawrence Hauck
Heeni Mikaere
Peter Nikolov
Lois Pilcher
Stephen Ross
Richard Stewart

FURER-WHITTINGHILL

Cindy Furer
Margaret Hammond
Angeles Ordas
Robert Whittinghill

LARRY GENESER

Robert Aks
Paul Anderson
Vlad Basov
Yaroslav Bitman
DeMario Cooper
Robin Denham
Dallas Dixon
Ivan Finley
Roland Fletcher
Leroy Frye
Larry Geneser
Travis Geneser
Damon Hartley
Shawn Kuntz
Douglas Levota
Erik Martinez
Eric Neal
Arkadi Nulman
Michael Pritchell

DAVID COHEN

Brian Quinn
Duane RothScott
Sonnenberg
Tony Sutton
Leslie Taylor
Robert Tooley
Joseph Ward

ERIC GIGLIONE

Christian Adams
Dino Amato
Mark Brunetto
Richard Cerra
Denard Cooper
Robert Delesky
Jeffrey Dinocento
Brenda DiSomma
Carmin Fusco
Michael Garcia
Eric Giglione
Douglas Heck
Wayne Huber
Leanne Hughes
Stephen Liberto
Vito Pecoraro
Francisco Perez
John Reinbott
Scott Rammey
Marc Rosen
Richard Sauer
Moneesha Smith
Stacey Wall
Byron Watson

ROBERT GLOVER

Andrew Fike

MARK HANCOCK

Susan Fuldauer
William Heath
Bruce Hoins

HANCOCK-BOLES

Scott Baker
Robert Biddle
Rob Boles
Vic Hancock
Sam Hartleroad
Mark G. Matthews
Jerald Muhammad
Gregory Partee
Jack Seitz
Bill Wade

HUGHES-PAREKH

Robert Hughes
James Logan
Shashi Parekh

DENNIS ISHLER

Cheryl Cook
Scott Shirk

JATOFT-FOTI

Rosario Aguilar
David Ballard
Machelle Berry
Carlos Cantu
Steve Foti
Mark Gagliardi
Charles Hill
Ronald Hirschler
Celedonio Javier
Juan Medina
Michael Perkins
John Rice
Hugo Rust
Ruben Soberanes
Kathleen Thurston

WILLIAM JENNINGS

Leandrew Alexander
Becky Cutler
William Jennings
Ted Schilling
Carrie Taylor

KEVIN KHADIVIAN

Robin Andrade

RAMIN KOULADJI

Celine Boudreau
Eric Dionne
Darrell Dorey
Ron Howell
Ramin Kouladji
Donald Spence
George Sturge
Bruce Wilson

CHRIS LAFOND

John Akers
Steven Douthit
Chris LaFond
David Melcher
Carla Miller

JOSEPH MANONE

Julie Arahamian
Peter Bardeson
James Bliefnick
Wayne Hendricks
Benjamin Mancillas
Joseph Manone
Laurie Onasch
Rebecca Rechek
Kobina Sekyi
William Taylor
Danny VanHouten

MARC MORTON

Kenneth Altizer
Jerry Hartnett
Marc Morton
Daniel Phares
Jennifer Schnarr
Donald Spohn
John West

DURHON OLDHAM

Jim Bianchi
Steven Greer
Hal Herman
Dorian Oldham
Durhon Oldham
Paul Rumbuc
Matthew Wolfanger

ED ORELL

William Feaster
Ed Orell
Michael Redd

ROBERT PATTERSON

Brian Martinez

KEVIN PAWLOWSKI

Chris Howard

GUY ROUELLE

Daniel Bramley
Guy Rouelle
Dennis Sullivan

RICHARD RUTT

Anne Bowyer
Adam Kiss
Theodore Pappas

TIM SCHROEDER

Patti Morgan
Keith Williamson

ALI SHAHRAK

Derek Hartley

ROBERT SMITH

Robert Smith

SCOTT SMITH

Abdulrazzaq Ahmed
Dorothy Ambrose
Darren Austin
James Beck
Phillip Cavelle
Timothy Cruise
Narinder Dhillon
Fernando Duran
William Gibson
Christopher Hernandez
Steven Jakubczak
Stephen Kapsalis
Michael Knapick
Shon Lange
Mark Lund
Paul Lund
Eric Nichols
Eddie Norman
Robert Olson
Tim Oztunguc
Meneluo Perakis
Thomas Reddoch
Jose Sanchez
James Schneider
Gary Selesky
Scott Smith
Rona Spano
Charles Todd
Marlon Underwood
David Wang
John Wilkinson

JAMES SURACE

Richard Case
Rebecca Francis

RYAN WHITLEY

Marjorie Wade

TOM WILLIAMS

Nestor Aramayo
Roland Parker
Jeffrey Ravnitzky
John Vargas
Arthur Westergren

WITTENBACH-OSTROVSKY

Gleb Ostrovsky
Chris Wittenbach

ZEIDNER-COWAN

Jeffrey Bell
Carl Boldon
Gregory Strausser

MARC ZIPPER

Hamidreza Bassir
John Bulecza
James Dattilo
Henry Penner
Ronald Sanchez
John Martineau
George Urban

FRENCH RIVIERA Contest Winners

First Place: STEVE FRIEDLANDER AGENCY

Steve Friedlander
Peter Nikolov
Maurice Davies
Stephen Ross
Lawrence Hauck
Mario Soljan

Second Place: ERIC GIGLIONE AGENCY

Eric Giglione
Scott Remmey
Richard Sauer
Leanne Hughes
Vito Pecoraro
Brenda DiSomma

Third Place: JOSEPH MANONE AGENCY

Joseph Manone
Peter Bardeson
William Taylor
Danny VanHouten
Laurie Onasch

Fourth Place: CHRIS LAFOND AGENCY

Chris Lafond
Carla Miller
John Akers

Fifth Place: DURHON OLDHAM AGENCY

Durhon Oldham
Matt Wolfanger
Paul Rumbuc

Sixth Place: SCOTT SMITH AGENCY

Scott Smith
Timothy Cruise
Eric Nichols

Let's Ride — \$75 Million

Promoted To Supervising Agent

Jennifer Beagan Marc Zipper Florida	James Boucher Tom Williams Florida	Brian Bowers Eric Giglione New Jersey	Gary Clark Allan Jennings Utah	Charles Cobb Rick Altig Tennessee
Danny DeSenz Zeidner-Cowan Michigan	Jacquelyn Eubanks William Jennings Colorado	Jason Finch Rick Altig Tennessee	Thomas Gasparenas Rick Altig Hawaii	Philip Hart Scott Smith Illinois
Peter Highberg Lisa D'Amico Pennsylvania	Matthew Irgang Marc Zipper Florida	James Lawrence Eric Giglione New Jersey	Dan Louie Rick Altig British Columbia	Lisa Lund William Jennings Colorado
Michael McDonald Jatoft-Foti California	Todd McGinnis Rick Altig Wisconsin	Tracy McNallan Rick Altig Minnesota	Joseph McQuirk Robert Patterson New Mexico	Richard Mok William Jennings Colorado
Ronald Nelson Rick Altig Washington	James O'Dell Tim Schroeder Louisiana	Meneluo Perakis Scott Smith Illinois	James Rassinier Kevin Pawlowski Texas	Steven Ratliff Hughes-Parekh South Carolina
Joseph Ricci Eric Giglione New Jersey	Kendra Roberts Eric Giglione Pennsylvania	David Schoonover Larry Geneser Missouri	Tasha Simpson Ali Shahrak North Carolina	Daman Spicer Larry Geneser Missouri
Thaddeus Szuwalski Eric Giglione New Jersey	Elizabeth Thomas Dennis Ishler Pennsylvania	LaTonya Tucker Scott Smith Illinois	Mark Tweedie Jatoft-Foti California	Robert Ulreich Jatoft-Foti California
Ivan Vazquez Marc Zipper Florida	Steven Ventura Hancock-Boles Ohio	Jeff Williams Altig-Martyn Ontario	Michael Williams Rick Altig Tennessee	Norman Womble Lloyd Fitzgerald Texas
Steven Zimmerman Mark Hancock Indiana				

Promoted To General Agent

Robert Aks Larry Geneser Kansas	Kirk Andersen Marc Zipper Florida	William Ballinger Rick Altig Tennessee	Dale Cavestany Jatoft-Foti California	Paxston Dailey Tyrone Conard Maryland
Jason Danielson Rick Altig Minnesota	Sidney Davis Tyrone Conard Maryland	Myra Diaz William Jennings Colorado	Lisa Donoghue Steve Friedlander New Zealand	Kevin Frain Rick Altig Manitoba
Leroy Frye Larry Geneser Missouri	Devin Helps Rick Altig Saskatchewan	Celedonio Javier Jatoft-Foti California	Patricia Lee Scott Smith Michigan	Tim Oztunguc Scott Smith Illinois
Deborah Peers Rick Altig Alberta	Victor Sommer Rick Altig Alaska	Charles Todd Scott Smith Illinois	John Vargas Tom Williams Florida	Charles Weber Mark Hancock Indiana

Promoted To Master General Agent

Charlene Bonsignore Guy Rouelle Vermont	Carlos Cantu Jatoft-Foti California	John DeRosier Rick Altig Tennessee	Gregory Engrav Rick Altig Wisconsin	William Feaster Ed Orell Texas
Andrew Fike Robert Glover Georgia	Gordon Reddin Richard Neal Arkansas	Timothy Robinson Joshua Chalom Ontario	Scott Rudolph Rick Altig Tennessee	Brian Waller Scott Smith Iowa

INDIVIDUAL PRODUCERS



†1. Mitchell Clem
Irving, TX



†2. Marlon Underwood
Woodridge, IL



†3. Albert Perkins
Kaneohe, HI



†4. Jeff Hermes
Houston, TX



†5. John Reinbott
Edison, NJ



†6. Stephen Smithers
Irving, TX



†7. Leslie Taylor
St Louis, MO



†8. Patrick Shehan
Kansas City, MO



†9. Joseph Ricci
Edison, NJ



†10. Marc Rosen
Edison, NJ

† Indicates this place will be a Year-to-Date on-stage award winner.

INDIVIDUAL PRODUCERS

January Qualifiers

All Time Record to Beat					
★ Carla Miller	Net ALP \$41,337	Year 2001	Month Nov.		
Name	Net ALP	NG*	Rtn	MGA	SGA
1. Mitchell Clem	\$25,894		64.7	Nickolay Gusev	Vlad Basov
2. Marlon Underwood	24,504		66.4	Paul Lund	Scott Smith
3. Albert Perkins	20,991	100		Dennis Muth	Rick Altig
4. Jeff Hermes	20,808	87		Don Goodwin	Kevin Pawlowski
5. John Reinbott	18,529	93		David Brister	Eric Giglione
6. Stephen Smithers	18,308	90			Vlad Basov
7. Leslie Taylor	18,236		66.3	Slav Bitman	Larry Geneser
8. Patrick Shehan	17,201		76.8	Patrick Shehan	Larry Geneser
9. Joseph Ricci	16,528	97		Jeffrey Dinocento	Eric Giglione
10. Marc Rosen	16,512	88		Jeffrey Dinocento	Eric Giglione
11. Duane Roth	16,176	82		Slav Bitman	Larry Geneser
12. Vann Durham	15,948		64.8	Brenda Carson	Matt Blumert
13. Therone Alexander	15,767	86		David Zophin	Ed Orell
14. Harold McSweeny	14,937	87			Robert Patterson
15. DeMario Cooper	14,787		64.1	Slav Bitman	Larry Geneser
16. Joshua Robinson	14,462	89		Slav Bitman	Larry Geneser
17. Terrence Bruno	14,309	100		Ladislav Lesanek	Ali Shahrak
18. Larry Wright	14,006	87			Robert Patterson
19. Carl Boldon	13,973		72.0		Zeidner-Cowan
20. David Wang	13,818		75.9	David Wang	Scott Smith
21. Larry Lozano	13,688	100		Doreen Ryan-Foti	Jatoft-Foti
22. Richard Stafford	13,455	97			Billy Faulkner
23. Jason Cooper	13,277	94		Slav Bitman	Larry Geneser
24. Jefferson Moyers	13,214	100		John Smolenski	Ali Shahrak
25. Joseph Moore	13,155	91		John McCreary	Furer-Whittinghill
26. Zulfikar Bhukera	13,137	88		Ahmed Abdulrazzaq	Scott Smith
27. Anita St.Arnaud	13,136		72.6	Christine Hartman	Cohen-Hartman
28. James Dattilo	13,129		76.7	James Dattilo	Marc Zipper
29. Marcellus Adams	13,011		66.2	Marcellus Adams	Allan Jennings
30. Gary Dale Williams	12,994	97		Ronald VanWoesik	Vlad Basov
31. Larry Adebesein	12,982		75.2		Matt Blumert
32. Allen Green	12,962	93		Theodore Pappas	Richard Rutt
33. Keith Zabrocki	12,808	95		Bruce Hennick	Marc Morton
34. Jim Bianchi	12,617	87		Paul Rumbuc	Durhon Oldham
35. Jennifer Schnarr	12,561		67.5	Bruce Hennick	Marc Morton
36. Steve Foti	12,430		62.4	Steve Foti	Jatoft-Foti
37. Elizabeth Hodgson	12,119		70.2		Joshua Chalom
38. Wai-Ming Wong	11,926		69.4	Don Wold	Rick Altig
39. Rob Kohrmann	11,897	93		Slav Bitman	Larry Geneser
40. Kelly McDonald	11,741	92			Jatoft-Foti
41. Ryan Hungate	11,682	92		John McCreary	Furer-Whittinghill
42. Stephen Bright	11,599	87		Arkadi Nulman	Larry Geneser
43. Steven Ratliff	11,598	95			Hughes-Parekh
44. Brian Martinez	11,515	77		Brian Martinez	Robert Patterson
45. Eric Grier	11,503	89		David Brister	Eric Giglione
46. Frank Lindal	11,495	82		Lewis Prochnau	Rick Altig
47. Daniel Phares	11,409		84.1	Daniel Phares	Marc Morton
48. Richard Nye	11,404		73.0		Rick Mansfield
49. Meneluo Perakis	11,309	84		David Wang	Scott Smith
50. Asif Javaid	11,289	96		Stephen Liberto	Eric Giglione

*Percentage of Net to Gross

Bonus Qualifiers

QUALIFIER	AGENCY	QUALIFIER	AGENCY	QUALIFIER	AGENCY
Mitchell Clem	Vlad Basov	\$4,402	Douglas Levota	Larry Geneser	\$1,764
Marlon Underwood	Scott Smith	\$3,921	Kelly McDonald	Jatoft-Foti	\$1,761
Albert Perkins	Rick Altig	\$3,359	Ryan Hungate	Furer-Whittinghill	\$1,752
Jeff Hermes	Kevin Pawlowski	\$3,329	Nestor Aramayo	Tom Williams	\$1,751
John Reinbott	Eric Giglione	\$2,965	Stephen Bright	Larry Geneser	\$1,740
Stephen Smithers	Marc Zipper	\$2,929	Steven Ratliff	Hughes-Parekh	\$1,740
Patrick Shehan	Larry Geneser	\$2,924	Steve Fujitani	Rick Altig	\$1,736
Leslie Taylor	Larry Geneser	\$2,918	Brian Martinez	Robert Patterson	\$1,727
Carl Boldon	Zeidner-Cowan	\$2,795	Eric Grier	Eric Giglione	\$1,726
Joseph Ricci	Eric Giglione	\$2,645	Frank Lindal	Rick Altig	\$1,724
Marc Rosen	Eric Giglione	\$2,642	Arkadi Nulman	Larry Geneser	\$1,713
David Wang	Scott Smith	\$2,625	Meneluo Perakis	Scott Smith	\$1,696
Duane Roth	Larry Geneser	\$2,588	Asif Javaid	Eric Giglione	\$1,693
Therone Alexander	Ed Orell	\$2,523	Samuel James	Wittenbach-Ostrovsky	\$1,689
Larry Adebessin	Matt Blumert	\$2,467	Lazarick Hogan	Dan Zeoli	\$1,683
Harold McSweeney	Robert Patterson	\$2,390	William Heath	Mark Hancock	\$1,674
DeMario Cooper	Larry Geneser	\$2,366	Denard Cooper	Eric Giglione	\$1,672
Joshua Robinson	Larry Geneser	\$2,314	Corey Clarkson	Ed Orell	\$1,668
Terrence Bruno	Ali Shahrak	\$2,289	Richard Underwood	Durhon Oldham	\$1,668
Anita Starnaud	Cohen-Hartman	\$2,233	Derek Sandilands	Rick Altig	\$1,657
James Dattilo	Marc Zipper	\$2,232	Jennifer Baron	Tom Williams	\$1,652
Marcellus Adams	Allan Jennings	\$2,212	Scott Remmey	Eric Giglione	\$1,639
Larry Lozano	Jatoft-Foti	\$2,190	Kenneth Royer	James Surace	\$1,627
Daniel Phares	Marc Morton	\$2,168	John Baloun	Rick Altig	\$1,627
Stafford Richard	Charles Faulkner	\$2,153	Lacount Anderson	Ali Shahrak	\$1,625
Jason Cooper	Larry Geneser	\$2,124	Michael McDonald	Jatoft-Foti	\$1,619
Ramin Maghsoud	Vlad Basov	\$2,124	Robert Haney	Hancock-Boles	\$1,618
Jefferson Moyers	Ali Shahrak	\$2,114	Roland Parker	Tom Williams	\$1,609
Joseph Moore	Furer-Whittinghill	\$2,105	Brett Ingram	Richard Rutt	\$1,607
Zulfika Bhukera	Scott Smith	\$2,102	Erik Martinez	Larry Geneser	\$1,606
Gary Williams	Vlad Basov	\$2,079	David Carey	Scott Smith	\$1,594
David Thornton	David Cohen	\$2,074	Danny Desentz	Zeidner-Cowan	\$1,592
Allen Green	Richard Rutt	\$2,074	Emmanuelle Fantoli	David Cohen	\$1,588
Elizabeth Hodgson	Joshua Chalom	\$2,060	Ray Keller	Chris Lafond	\$1,587
Keith Zabrocki	Marc Morton	\$2,049	Ronald Nelson	Rick Altig	\$1,578
Jim Bianchi	Durhon Oldham	\$2,019	Jesse Espinoza	David Cohen	\$1,574
Jennifer Schnarr	Marc Morton	\$2,010	Mariafearlen Gregoris	Marc Zipper	\$1,568
Timothy Cruise	Scott Smith	\$2,004	Dallas Dixon	Larry Geneser	\$1,564
Jason Danielson	Rick Altig	\$1,983	Carl Tomberlin	Marc Zipper	\$1,561
Mark Bleier	Gary Bleier	\$1,981	Angeles Ordas	Furer-Whittinghill	\$1,558
Wai-Ming Wong	Rick Altig	\$1,908	Anthony Jefferies	Joshua Chalom	\$1,548
James Dailey	Larry Geneser	\$1,899	Yvonne Winkler	Rick Altig	\$1,541
Douglas Bauknecht	Rick Altig	\$1,862	Michael Thomas	Robert Smith	\$1,537
Richard Nye	Rick Mansfield	\$1,825	Alan Becker	Larry Geneser	\$1,531
Edward Clunk	Mike Jones	\$1,805	Irving Zeidner	Rick Altig	\$1,530
Al-Karim Walji	Rick Altig	\$1,805	John Tipper	Guy Rouelle	\$1,527
Rob Kohrmann	Larry Geneser	\$1,785	Matthew Wolfanger	Durhon Oldham	\$1,527
Robet Rhoden	Richard Neal	\$1,525	Robert Rhoden	Richard Neal	\$1,525
Jim Fahar	David Cohen	\$1,525	Jim Fahar	David Cohen	\$1,525
Thaddeus Szuwalski	Eric Giglione	\$1,509	Thaddeus Szuwalski	Eric Giglione	\$1,509
John Cain	Larry Geneser	\$1,507	John Cain	Larry Geneser	\$1,507
Andrew Rossberg	Richard Rutt	\$1,501	Andrew Rossberg	Richard Rutt	\$1,501
Ervin Wheeler	Charles Faulkner	\$1,437	Ervin Wheeler	Charles Faulkner	\$1,437
Andrew Fike	Robert Glover	\$1,405	Andrew Fike	Robert Glover	\$1,405
Ronald VanWoesik	Vlad Basov	\$1,402	Ronald VanWoesik	Vlad Basov	\$1,402
Jason Brinkmeyer	Larry Geneser	\$1,398	Jason Brinkmeyer	Larry Geneser	\$1,398
Jerry King	Zeidner-Cowan	\$1,397	Jerry King	Zeidner-Cowan	\$1,397
Matthew Smith	Marc Zipper	\$1,394	Matthew Smith	Marc Zipper	\$1,394
Francisco Ponce	Matt Blumert	\$1,392	Francisco Ponce	Matt Blumert	\$1,392
Robert Delesky	Eric Giglione	\$1,387	Robert Delesky	Eric Giglione	\$1,387
George Hays	Hancock-Boles	\$1,387	George Hays	Hancock-Boles	\$1,387
Hugo Rust	Jatoft-Foti	\$1,384	Hugo Rust	Jatoft-Foti	\$1,384
Robert Rangel	William Jennings	\$1,383	Robert Rangel	William Jennings	\$1,383
Madlyn Woodyard	David Cohen	\$1,382	Madlyn Woodyard	David Cohen	\$1,382
Steven Ventura	Hancock-Boles	\$1,382	Steven Ventura	Hancock-Boles	\$1,382
Deborah Seale	Furer-Whittinghill	\$1,372	Deborah Seale	Furer-Whittinghill	\$1,372
Dennis Pochron	James Surace	\$1,359	Dennis Pochron	James Surace	\$1,359
Eric Guinn	Ali Shahrak	\$1,358	Eric Guinn	Ali Shahrak	\$1,358
Merceditas Webb	David Cohen	\$1,355	Merceditas Webb	David Cohen	\$1,355
Benson Kim	Rick Altig	\$1,351	Benson Kim	Rick Altig	\$1,351
John Rice	Jatoft-Foti	\$1,341	John Rice	Jatoft-Foti	\$1,341
Leonard Mathis	Mike Jones	\$1,337	Leonard Mathis	Mike Jones	\$1,337
Artchie Green	Ed Orell	\$1,334	Artchie Green	Ed Orell	\$1,334
Lawrence Dennis	Zeidner-Cowan	\$1,321	Lawrence Dennis	Zeidner-Cowan	\$1,321
Harriet Lundy	Larry Geneser	\$1,310	Harriet Lundy	Larry Geneser	\$1,310
Charles Todd	Scott Smith	\$1,307	Charles Todd	Scott Smith	\$1,307
Rory Lee	Rick Altig	\$1,303	Rory Lee	Rick Altig	\$1,303
Joseph Schofield	Eric Giglione	\$1,303	Joseph Schofield	Eric Giglione	\$1,303
Brian Freeth	David Cohen	\$1,293	Brian Freeth	David Cohen	\$1,293
Corey Friesen	Rick Altig	\$1,284	Corey Friesen	Rick Altig	\$1,284
Daryl Jones	Kevin Pawlowski	\$1,284	Daryl Jones	Kevin Pawlowski	\$1,284
Celina Toscano	David Cohen	\$1,281	Celina Toscano	David Cohen	\$1,281
Charles Otero	Richard Rutt	\$1,279	Charles Otero	Richard Rutt	\$1,279
Robert Ulreich	Jatoft-Foti	\$1,274	Robert Ulreich	Jatoft-Foti	\$1,274
Shawn Kuntz	Larry Geneser	\$1,271	Shawn Kuntz	Larry Geneser	\$1,271
William Richard	Larry Geneser	\$1,271	William Richard	Larry Geneser	\$1,271
Jeffrey Roley	Larry Geneser	\$1,270	Jeffrey Roley	Larry Geneser	\$1,270
Robert Manzi	Dan Zeoli	\$1,263	Robert Manzi	Dan Zeoli	\$1,263

Total
\$244,157



†1. Erik Martinez
St. Louis, MO



2. Yumiko Yamashita
Raleigh, NC



3. Imran Satti
Toronto, ON

† Indicates this place will be a Year-to-Date on-stage award winner.

January Production

All Time Record to Beat
Month: \$43,409 1st Yr. Gino Tanzif

All Time Record to Beat
Month: \$50,606 Net ALP Chad Roehrs

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Erik Martinez	\$22,352	\$34,801	93		2	Slav Bitman	Larry Geneser
2. Yumiko Yamashita	19,138	19,750	86		2	Ladislav Lesanek	Ali Shahrak
3. Imran Satti	18,259	26,810	89		7	Timothy Robinson	Joshua Chalom
4. Dallas Dixon	15,069	25,036	91		2	Slav Bitman	Larry Geneser
5. Mahmoud Kenareh	14,538	20,768	95		3	Elchin Bagirov	Ali Shahrak

Supervising Agent selection guidelines for recognition in the *Spotlight* are as follows: Must have onw First Year Agent coded and meet all production requirements.

GENERAL AGENTS



†1. Eric Neal
St. Louis, MO
Record Breaker!
MTD 1st Yr Agt &
Net ALP Production



†2. Jeffrey Ravnitzky
Ft. Lauderdale, FL



†3. Ed Stallworth-Cherry
Houston, TX



†4. Hamidreza Bassir
Altamonte Springs, FL



†5. Errol Doerr
Crystal, MN

† Indicates this place will be a Year-to-Date on-stage award winner.

January Production

All Time Record to Beat

Month: \$97,166 1st Yr. Michael Redd

All Time Record to Beat

Month: \$103,854 Net ALP Don Foti

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Eric Neal	\$102,403	\$111,262	88		12	Slav Bitman	Larry Geneser
2. Jeffrey Ravnitzky	34,414	42,498		70.3	7	Nicholas Nitkowski	Tom Williams
3. Ed Stallworth-Cherry	32,598	38,221	92		5	Don Goodwin	Kevin Pawlowski
4. Hamidreza Bassir	31,076	34,063	98		3	Vance Rountree	Marc Zipper
5. Errol Doerr	30,112	38,326	88		5	Wendell Bangs	Rick Altig
6. Earnest Loveless	29,646	35,755		78.5	4	Erik Graham	David Cohen
7. Kevin Bukatman	29,413	34,308	90		7	David Brister	Eric Giglione
8. James Beck	27,634	29,398		69.6	6	Steven Jakubczak	Scott Smith
9. Danny Mayorga	25,521	30,524	84		8	Nicholas Nitkowski	Tom Williams
10. David Melcher	24,458	26,213	94		4	John Akers	Chris Lafond

General Agent selection guidelines for recognition in the *Spotlight* are as follows: Must have two First Year Agents coded and meet all production requirements.

MANAGEMENT BONUS

Monthly Management Bonus

65 Percent and 70 Percent MGA Contracts
57.5 Percent GAs Coded Under MGA

January Bonus Qualifiers

Slav Bitman \$14,139	Theodore Pappas \$3,446	Bill Cook \$1,652	David Melcher \$597	Marcus Smith \$329
Jeffrey Dinocento \$10,809	Eric Nichols \$3,307	Gordon Reddin \$1,525	Roland Fletcher \$542	Steven Greer \$307
Paul Rumbuc \$7,816	Jonathan Saluk \$2,977	Stephen Ross \$1,344	James Beck \$540	Jim Bianchi \$306
David Iriye \$7,387	Michael Redd \$2,796	Scott Sonnenberg \$1,228	Jason Danielson \$538	Rob Hay \$303
David Zophin \$6,341	Eric Neal \$2,702	Lawrence Hauck \$1,119	Byron Watson \$418	Francisco Perez \$303
Wendell Bangs \$5,155	Christine Hartman \$2,701	Heather Schurr \$1,113	Dorian Oldham \$417	Hal Herman \$303
Lee Conti \$4,846	Steve Surace \$2,206	Elchin Bagirov \$1,105	Craig Snyder \$407	Abraham Kim \$302
Dennis Muth \$4,522	Wilbur Smith \$2,150	Anthony Zuppe \$1,090	Robert Biddle \$404	Victor Sommer \$297
Gregory Strausser \$4,434	Ilija Orlovic \$2,047	James Dattilo \$719	Timothy Braquen \$377	Darren Austin \$239
Steven Jakubczak \$3,788	Scott Baker \$1,904	Errol Doerr \$677	Lorena Barriere \$343	Damon Hartley \$199
John Akers \$3,593	Gregory Partee \$1,709	Melinda-Rae Lyse \$631	Leslie Taylor \$333	

Total \$122,261

MASTER GENERAL AGENTS

MASTER GENERAL AGENTS



†1. Slav Bitman
St. Louis, MO



†2. Paul Rumbuc
Rochester, NY



†3. Jeffrey Dinocento
Edison, NJ



†4. Wendell Bangs
Crystal, MN



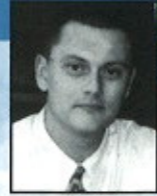
†5. Christine Hartman
Phoenix, AZ



6. David Iriye
Los Angeles, CA



7. Jay Mullins
Meriden, CT



8. Steven Jakubczak
Woodridge, IL



9. Steven Foti
Walnut Creek, CA



10. Lee Conti
Los Angeles, CA

† Indicates this place will be a Year-to-Date on-stage award winner.

January Production

All Time Record to Beat

Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat

Month: \$236,811 Net ALP Ed Orell

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
1. Slav Bitman	\$169,003	\$205,685		66.5	24	Larry Geneser
2. Paul Rumbuc	125,984	125,984	89		21	Durhon Oldham
3. Jeffrey Dinocento	110,289	134,154		78.2	19	Eric Giglione
4. Wendell Bangs	82,808	94,119		74.7	13	Rick Altig
5. Christine Hartman	74,802	98,077		69.0	8	Cohen-Hartman
6. David Iriye	60,252	65,391		75.0	9	David Cohen
7. Jay Mullins	54,541	56,538	89		12	Daniel Zeoli
8. Steven Jakubczak	53,328	59,951		68.4	13	Scott Smith
9. Steve Foti	52,443	85,133		64.2	13	Jatoft-Foti
10. Lee Conti	51,757	49,449		73.4	10	David Cohen
11. Ilija Orlovic	50,082	49,855		69.0	11	Rick Altig
12. John Akers	49,974	52,396	82		11	Chris Lafond
13. Steven Lee	44,923	54,331		73.0	4	Altig-Martyn
14. Erik Graham	44,552	108,619		78.8	8	David Cohen
15. Theodore Pappas	44,414	44,390	93		7	Richard Rutt
16. David Zophin	43,902	43,902		64.0	15	Ed Orell
17. Gregory Strausser	42,544	44,929		69.5	13	Zeidner-Cowan
18. Wilbur Smith	41,185	66,349		72.6	17	Rick Altig
19. Scott Sonnenberg	36,642	41,471		66.9	9	Larry Geneser
20. Gordon Reddin	36,355	37,218	98		9	Richard Neal

Master General Agent selection guidelines for recognition in the *Spotlight* are as follows: Must have four First Year Agents coded and meet all production requirements.



Larry Geneser

Category I	JANUARY PRODUCTION					
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG
Larry Geneser	\$360,282	\$120,000	300	\$461,623		68.00
Eric Giglione	335,441	168,000	200	450,304		65.60
David Cohen	187,217	144,000	130	284,954		72.90
Scott Smith	262,424	216,000	121	401,250		67.70
Rick Altig	500,377	456,000	110	825,089		68.60
Jatoft-Foti	157,472	168,000	94	248,528		64.50
Ed Orell	98,833	108,000	92	104,526		65.80
Richard Rutt	99,570	120,000	83	104,743		78.50



Durhon Oldham

Category II	JANUARY PRODUCTION					
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG
Durhon Oldham	\$124,120	\$72,000	172	\$124,120		77.60



Marc Morton

Category III	JANUARY PRODUCTION					
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG
Marc Morton	\$83,700	\$60,000	140	\$126,072		69.60
Cohen-Hartman	81,807	60,000	136	128,748		71.70
Dan Zeoli	53,980	60,000	90	64,984		65.40



Furer-Whittinghill

Category IV	JANUARY PRODUCTION					
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG
Furer-Whittinghill	\$83,169	\$48,000	173	\$95,874	87	
Steve Friedlander	51,836	48,000	108	61,241		66.70
Joseph Manone	45,556	48,000	95	98,971		69.70



Chris Lafond

Category V	JANUARY PRODUCTION					
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG
Chris Lafond	\$58,266	\$36,000	162	\$64,897		66.70
Guy Rouelle	32,656	36,000	91	43,166		65.80



Allan Jennings

Category VI	JANUARY PRODUCTION					
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG
Allan Jennings	\$42,342	\$36,000	118	\$53,296	100	
Vlad Basov	39,895	36,000	111	122,602	94	
Wittenbach-Ostrovsky	39,410	36,000	109	46,284	91	
Robert Patterson	39,342	36,000	109	53,349	88	

Qualifiers

Robin Andrade	\$750
David Blaisdell	\$750
Darrell Dorey	\$750
Patti Morgan	\$750
Jennifer Opra	\$750
Anne Bowyer	\$500
Richard Case	\$500
Robert Cox	\$500
John Molina	\$500
Al Wall	\$500
Joseph Ward	\$500
Malka Arony	\$400
Linda Bauknecht	\$400
Leo VanDenBussche	\$400
Brenda DiSomma	\$300
Sandra Johnson	\$300
Terrie Hobson	\$250
Kenneth Altizer	\$250
C.J. Briggie	\$250
Lou Nell Busby	\$250
Cheryl Cook	\$250
Erica Dalager	\$250
Vivian Dwyer	\$250
William Gibson	\$250
Erin McKee	\$250
George Farenthold	\$200
Laurie Onasch	\$200

Total \$11,650

JANUARY
FEBRUARY
MARCH
APRIL
MAY
JUNE
JULY
AUGUST
SEPTEMBER
OCTOBER
NOVEMBER
DECEMBER



*Only the leading SGAs with 100 percent or better in monthly Percent of Quota will have their picture displayed on this page.

PR Manager



Debbie Enstedt
Winnipeg, MB

Category A:



Manon Brulotte
St. Laurent, PQ



David Blaisdell
Nashville, TN

Category B:



Robert Cox
Toledo, OH



Malka Arony
Phoenix, AZ

Category C:



Patti Morgan
Shreveport, LA



Darrell Dorey
Halifax, NS

January Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	14,237	Rick Altig
2. Malka Arony	2,850	Cohen-Hartman
3. Charles Hill	2,631	Jatoft-Foti

All Time PR Card Production Record

Month: 18,960 cards **Anthony Gentili**

Category A	No. Cards	SGA
1. Manon Brulotte	3,757	Rick Altig
2. David Blaisdell	3,647	Rick Altig
3. Al Wall	2,122	Joshua Chalom

Category B	No. Cards	SGA
1. Robert Cox	2,011	Mike Jones
2. Malka Arony	1,506	Cohen-Hartman
3. Amalia Busico	1,446	Furer-Whittinghill

All Time PR Group Production Record

Month: 119 groups **Darrell Dorey**

Category C	No. Groups	SGA
1. Patti Morgan	22	Tim Schroeder
2. Darrell Dorey	18	Ramin Kouladji
3. Terrie Hobson	17	Larry Geneser

Category A = SGA categories one and two. Category B = SGA categories three, four, five and six. Category C = Top number of contracts signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the *Spotlight* are as follows: *Must have two PR Representatives coded and meet all production requirements.*

2003 Convention Qualifications

Personal Production All Levels (excluding MGA, RGA, and SGA)

- Write \$78,000 of Net ALP
- For Agents contracted less than one year, this amount will be prorated based on number of months contracted after the ninth month. Minimum Net ALP which will be required, regardless of the number of months of service, is \$58,500, if contracted after Feb. 28, 2002. If an Agent has been contracted ten months, \$65,000 of Net ALP will be required; 11 months \$71,500 of Net ALP will be required. If you were contracted on or before Jan. 1, 2002, \$78,000 of Net ALP will be required.
- See Net to Gross and Retention requirements outlined below.

General Agents – Agency Production

- Have \$120,000 of First Year Agent Net ALP. General Agents must have at least two active First Year Agents as of Dec. 31, 2002 in order to qualify on First Year Agent production.
- A General Agent can qualify for convention through individual production.
- See Net to Gross and Retention requirements outlined below.

Master General Agents – Agency Production

- Have \$240,000 of First Year Agent Net ALP. Master General Agents must have at least four active First Year Agents as of Dec. 31, 2002 in order to qualify on First Year Agent production.
- MGAs cannot qualify for convention on individual production. Master General Agents must qualify on First Year Agent production requirements.
- See Net to Gross and Retention requirements outlined below.

Regional General Agents – Agency Production

- Have \$480,000 of First Year Agent Net ALP, of which \$240,000 must be their own MGA First Year Agent production. RGAs must also have two active MGAs plus their own MGA as of Dec. 31, 2002 in order to qualify on First Year Agent production.
- Regional General Agents can qualify on their individual MGA First Year Agent production.
- See Net to Gross and Retention requirements outlined below.

State General Agents

- Must meet minimum qualifications for YTD First Year Agent production by Dec. 31, 2002.
- See Net to Gross and Retention requirements outlined below.
- Only qualifying State General Agents will be invited to attend the convention.
- SGAs must meet persistency requirements for all levels.

Net to Gross and Retention Requirements

- Qualifiers must have 77 percent Net to Gross, or a 64 percent Retention Rate. Net to Gross will only be used through the eighth month. After eight months the 64 percent Retention Rate will be required.
- The Net to Gross and Retention Rates as shown in the qualifier's December 2002 AP&P report will be used to determine Agent's qualification.
- Year-To-Date Award Winners must also have 77 percent Net to Gross, or a 64 percent Retention Rate to receive recognition.

Public Relations Representatives

- Must obtain 16,000 lead cards, or 70 endorsed groups (REWs, NEWs, ORIs — IGs, PGs, and TGs). All ORs (group credits — not cards) will count as double credit.
- PR Reps can qualify under only one method. For example, Reps will not receive a double qualification by signing 70 Groups, and acquiring 16,000 lead cards.
- PR Managers must obtain 48,000 cards and must have at least two active PR Reps as of Dec. 31, 2002 in order to qualify.



A vibrant photograph of a snowboarder in mid-turn on a snowy mountain. The snowboarder is positioned on the right side of the frame, leaning into a turn that has kicked up a spray of white snow. The snowboard is a bright yellow color. The background is a clear, bright blue sky. The foreground and middle ground are dominated by the white, textured surface of the snow. Overlaid on the image is the text "LET'S RIDE!" in a large, bold, white font with a black drop shadow, curving across the center of the image.

LET'S RIDE!